IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number	er :	10/655,828	Confirmation No.:	7150		
Applicant	:	Phillip Craig GRA	AVES et al.			
Filed	:	September 5, 200	3			
Title	:	SYSTEM AND METHOD FOR SECURELY AUTHORIZING AND DISTRIBUTING STORED-VALUE CARD DATA				
TC/Art Unit	:	3695				
Examiner:	:	Narayanswamy SUBRAMANIAN				
Docket No.	:	62941.002015 (formerly 64243.000015)				
Customer No.	:	27682				
RESPONSE TRANSMITTAL LETTER						
MAIL STOP AMENI Commissioner for PO Box 1450 Alexandria, VA 22	Patents					
Sir:						
Enclosed is	a Resp	onse to the Office	Action mailed April 14, 2009 for	entry and		
consideration in the	e above	-identified applica	tion.			
[X] AO	A One-Month Extension-of-Time is also enclosed.					
[] AS	A Supplemental Information Disclosure Statement is also enclosed.					
[X] No	No additional claim fee is required.					
[] An	An additional claim fee is required, and is calculated as shown below:					

SALE ADMIT NORTH		CLAII	MS		
	NO. OF CLAIMS	HIGHEST NO. OF CLAIMS PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	29	Minus 71 =	0	x \$52.00 =	\$0
Independent Claims	3	Minus 5 =		x \$220.00 =	\$0
If Amendment a	n/a				
Total Amendme	\$0				
If small entity st	\$0				
TOTAL ADDITIONAL FEE DUE FOR THIS AMENDMENT					

- [X] Charge \$130.00 to Deposit Account No. 08-3436 for the One-Month Extension-of-Time fee.
- [] Check No. in the amount of \$.00 is enclosed for the RCE fee.
- [] A Certificate of Express Mailing Under 37 C.F.R. §1.10.
- [] Self-addressed stamped postcard.
- [X] The Commissioner is hereby authorized to charge any other additional fees under 37 C.F.R. §1.16, 1.17 and 1.21 that may be required by this paper to Deposit Account No. 08-3436.

Date: August 10, 2009

Respectfully submitted,

HUNTON & WILLIAMS LLP Riverfront Plaza, East Tower 951 East Byrd Street Richmond, VA 23219-4074

(804) 788-7365 direct dial (804) 343-4912 direct fax Gregory M. Murphy/ Registration No. 52,494 Shayne E. O'Reilly Registration No. 58,765

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/655,828 Confirmation No.: 7150

Applicant : Phillip Craig GRAVES et al.

Filed : September 5, 2003

Title : SYSTEM AND METHOD FOR SECURELY AUTHORIZING

AND DISTRIBUTING STORED-VALUE CARD DATA

TC/Art Unit : 3695

Examiner: : Narayanswamy SUBRAMANIAN

Docket No. : 62941.002015 (formerly 64243.000015)

Customer No. : 27682

Mail Stop: Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE TO APRIL 14, 2009 OFFICE ACTION

Dear Sir:

In response to the Office Action mailed April 14, 2009, Applicants respectfully submit this Amendment and Response.

I. IN THE CLAIMS: This section begins on Page 2

II. REMARKS: This section begins on Page 10